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Attorneys for Secured Creditor: CITIMORTGAGE,

INC.

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

SANJAY K. THAPER

Order Filed on November 2, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No: 18-17666 - KCF

Hearing Date: 06/27/2018

Judge: KATHRYN C.

FERGUSON

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: November 2, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge NJID 810197

PHELAN HALLINAN DIAMOND & JONES, PC 400 Fellowship Road, Suite 100 Mt. Laurel, NJ 08054 856-813-5500 Attorneys for CITIMORTGAGE, INC.

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE:

SANJAY K. THAPER CASE NO. 18-17666 - KCF

CHAPTER 13

Debtor

ORDER RESOLVING

OBJECTION TO CONFIRMATION

HEARING DATE:

This Order pertains to the property located at 13 POPLAR DRIVE, CRANBURY, NJ 08512, mortgage account ending with "3428";

THIS MATTER having been brought before the Court by, ROBERT C NISENSON, Esquire attorney for debtor, SANJAY K. THAPER upon the filing of a Chapter 13 Plan, CITIMORTGAGE, INC. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; substance and entry of the within Order; and for other and good cause shown:

IT IS on the day of , 2018, ORDERED as follows:

- 1. CITIMORTGAGE, INC. has filed a valid, secured Proof of Claim in the amount of **\$228,992.26** (claim no. 4).
- 2. The Trustee is authorized not to pay the secured arrearage claim of CITIMORTGAGE, INC. in the amount of \$228,992.26 (claim no. 4), so Debtor can apply and potentially complete a loan modification. Should the Debtor qualify for a loan modification, the loan modification must be approved no later than **December 29, 2018, or as extended by the Court**.
- 3. If Loan Modification is approved, CITIMORTGAGE, INC. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
- 4. If a loan modification is not approved by **December 29, 2018, or as extended by the Court**, the Debtor shall do one of the following: 1) file a Modified Plan to cure the arrearage claim

of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

- 5. Debtor acknowledges that adequate protection payments must be made to Secured Creditor pursuant to the Court's Loss Mitigation Order. In the event the loss mitigation period terminates prior to December 29, 2018, Debtor must resume making their regular monthly mortgage payments to Secured Creditor.
- 6. This Order does not replace the rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.
- 7. This Consent Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form, Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC Attorneys for Secured Creditor: CITIMORTGAGE, INC.

/s/ Craig Keiser

Craig Keiser, Esq.
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Dated: 09/18/2018

Dated: 10/17/2018

/s/ Robert C Nisenson
ROBERT C NISENSON, Esquire
Attorney for debtor